

KATHLEEN A. LEAVITT
CHAPTER 13 STANDING TRUSTEE
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E-FILED 02/18/2010

**UNITED STATES BANKRUPTCY COURT
NEVADA DIVISION**

**IN RE:
EDGAR M BALAGTAS
FLORIAN R BALAGTAS**

CASE NO: BKS-08-19435-BAM

**NOTICE OF DEFAULT IN CHAPTER 13 PLAN
PAYMENTS AND DEMAND FOR CURE**

Debtor (s)

**TO THE DEBTOR(S) AND HIS OR HER ATTORNEY:
YOU ARE BEHIND IN YOUR CHAPTER 13 PLAN PAYMENTS AND YOUR CASE MAY BE
DISMISSED, WITHOUT FURTHER NOTICE OR HEARING, UNLESS YOU TAKE ACTION
WITHIN 30 DAYS OF THE DATE LISTED BELOW.**

YOU ARE HEREBY NOTIFIED that the Chapter 13 Trustee's records show that you have not made all of the payments required by your Confirmed Plan.

YOU ARE IN DEFAULT UNDER YOUR CHAPTER 13 PLAN. As of February 18, 2010, payments are delinquent in the amount of \$44,850.00. A list of payments received is attached as "Exhibit A". Any tax refunds or proceeds from insurance or sales do not appear on this exhibit.

IN ORDER TO CONTINUE TO RECEIVE THE PROTECTION OF THE U.S. BANKRUPTCY COURT:

YOU MUST, by 03/20/2010, bring the case current by paying, in certified funds to the Chapter 13 Trustee, the amount of \$48,585.00 (This amount represents your delinquency plus your next plan payment due after 2/18/2010); OR

YOU MUST, by 03/20/2010, submit to the Chapter 13 Trustee through your attorney, if you are represented, a Modified Chapter 13 Plan. Such modified Plan must propose terms under which you would not be in default and which will provide for Plan completion within 60 months of the original date you filed your Chapter 13 petition; OR

YOU MUST file and serve a request for a hearing on the Trustee's Notice of Default, setting forth the reason for requesting the hearing supported by affidavits or declarations.

**THIS NOTICE ADDRESSES PLAN PAYMENT DEFAULT ONLY AND DOES NOT ADDRESS
OTHER PROBLEMS THAT MAY EXIST IN YOUR CASE. PLEASE CONTACT YOUR
ATTORNEY IMMEDIATELY. YOUR CASE MAY BE DISMISSED.**

Dated: February 18, 2010

/s/ Kathleen A. Leavitt

Kathleen A. Leavitt

Chapter 13 Trustee

Exhibit A to Notice of Default**CASE NO.: 08-19435-BAM****EDGAR M BALAGTAS AND FLORIAN R BALAGTAS**

<u>Date Posted</u>	<u>Source Number</u>	<u>Description</u>	<u>Amount of Receipt</u>
Oct 27, 2008	NSB 8148	MONEY ORDER FROM DEBTOR	2,000.00
Feb 02, 2009	NSB 7870	MONEY ORDER FROM DEBTOR	4,500.00
Feb 24, 2009	NSB 2220	CASHIER'S CHECK FROM DEBTOR	1,500.00
Mar 24, 2009	NSB 2281	CASHIER'S CHECK FROM DEBTOR	1,500.00
Apr 27, 2009	NSB 1568	CASHIER'S CHECK FROM DEBTOR	1,500.00
Jun 02, 2009	NSB 5096	CASHIER'S CHECK FROM DEBTOR	1,500.00
Jul 28, 2009	NSB 7493	CASHIER'S CHECK FROM DEBTOR	1,500.00
Jul 28, 2009	NSB 7492	CASHIER'S CHECK FROM DEBTOR	1,500.00
Aug 26, 2009	NSB 7550	CASHIER'S CHECK FROM DEBTOR	1,500.00
Nov 24, 2009	NSB 1589	CASHIER'S CHECK FROM DEBTOR	1,500.00
Nov 24, 2009	NSB 1590	CASHIER'S CHECK FROM DEBTOR	1,500.00
Jan 26, 2010	NSB 0775	CASHIER'S CHECK FROM DEBTOR	1,500.00
Jan 26, 2010	NSB 0774	CASHIER'S CHECK FROM DEBTOR	1,500.00
Jan 28, 2010	NSB 0528	CASHIER'S CHECK FROM DEBTOR	1,500.00
Gross Debtor Receipts:			\$24,500.00